

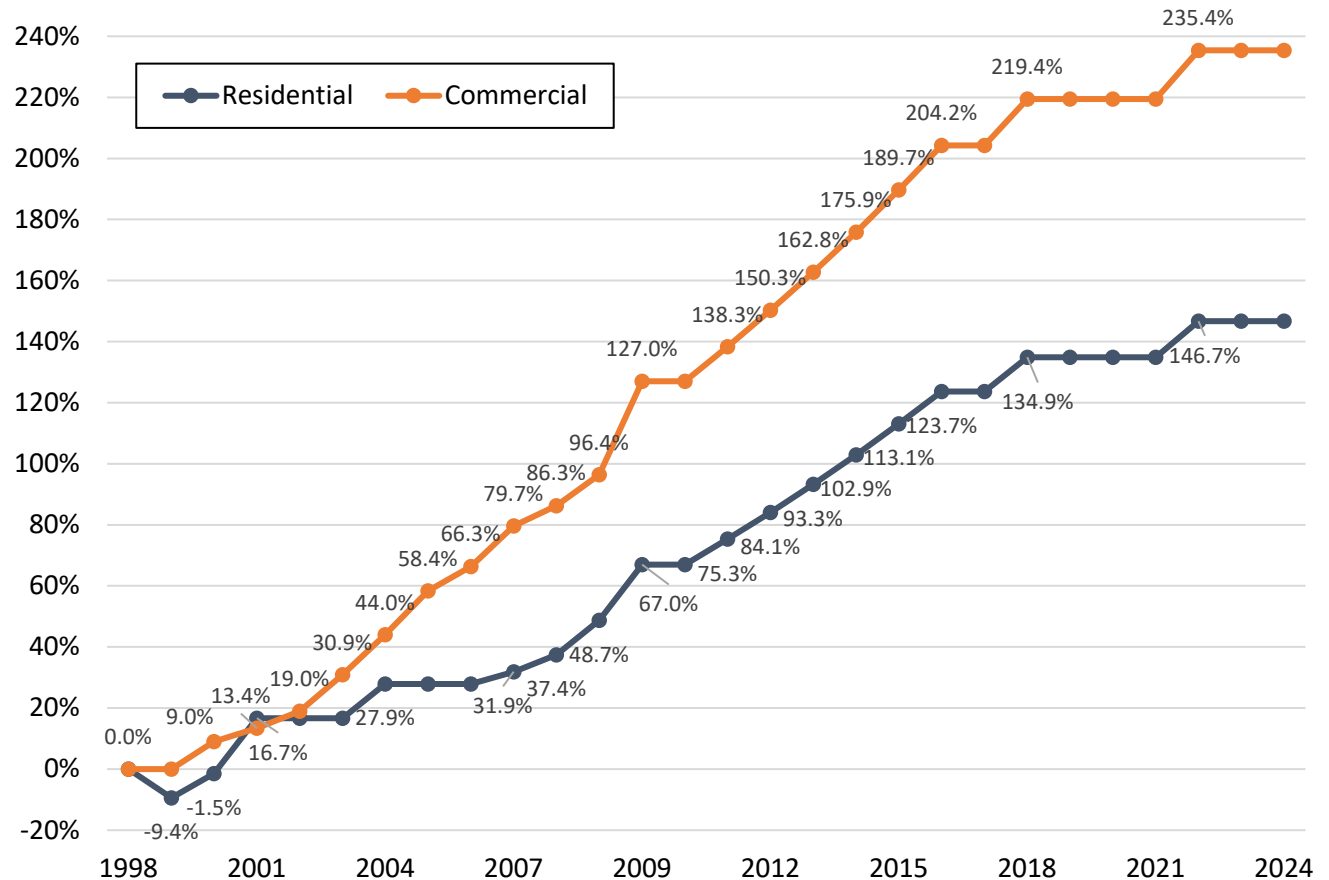


TWIA Historical Rate Exhibit (1999-2024)

History of Rate Changes

Year	Residential	Commercial
1999	-9.4%	0.0%
2000	8.7%	9.0%
2001	18.5%	4.0%
2002	0.0%	5.0%
2003	0.0%	10.0%
2004	9.6%	10.0%
2005	0.0%	10.0%
2006	0.0%	5.0%
2006 (Sep)	3.1%	8.0%
2007	4.2%	3.7%
2008 (Feb)	8.2%	5.4%
2009 (Feb)	12.3%	15.6%
2010	0.0%	0.0%
2011	5.0%	5.0%
2012	5.0%	5.0%
2013	5.0%	5.0%
2014	5.0%	5.0%
2015	5.0%	5.0%
2016	5.0%	5.0%
2017	0.0%	0.0%
2018	5.0%	5.0%
2019	0.0%	0.0%
2020	0.0%	0.0%
2021	0.0%	0.0%
2022	5.0%	5.0%
2023	0.0%	0.0%
2024	0.0%	0.0%

Cumulative Rate Changes



Notes

Cumulative Residential Change	+146.7%
Cumulative Commercial Change	+235.4%
Average Annual Residential Change	+3.7%
Average Annual Commercial Change	+5.0%

